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THIS IS LETTER NUMBER TWENTY-SEVEN OF A SERIES WRITTEN TO ALL OF YOU ABOUT A MATTER WHICH IS VITAL TO YOUR SUCCESS. IF YOU MISSED ANY OF THE PREVIOUS LETTERS AND WOULD LIKE COPIES, I WILL MAIL THEM TO YOU.

He Ventured Into Wall Street for the First Time

A few days ago a young man who has lived in New York City all his life called at the offices of Henry L. Doherty & Company, 60 Wall Street, to see C. C. Brown, who had written him a letter in response to an inquiry he had made.

Mr. Brown, an experienced man in the Doherty organization, was placed some weeks ago in charge of a special correspondence department, which was established to answer promptly the letters received from men and women who show a desire to invest the proceeds of their Thrift in safe securities.

The young man told Mr. Brown that the receipt of his letter had given him the courage to venture into Wall Street for the first time in his life—WITH REAL MONEY IN HIS POCKET TO INVEST IN ANY SECURITY MR. BROWN WOULD RECOMMEND TO HIM!

"I do not know anything about investing," the young man said, "but, somehow, Mr. Brown, I feel that you will start me going in the right direction. The Thrift and Investment letters I have read in the newspapers have given me confidence in the house of Henry L. Doherty & Company, so here is \$850. What can I get in the way of safe securities for so small a sum of money?"

"A small sum of money!" exclaimed Mr. Brown. "Why, my young friend, \$850 is a lot of money. You have in this roll the basis for a comfortable fortune, if you will not touch principal and will reinvest the interest you receive with the other dollars that I am sure you intend to accumulate, because when a young man once acquires the Thrift habit he generally sticks to it."

"Now, my young friend, I recommend that you buy a \$1,000 bond, which can be secured now for \$850—the present market price. This bond is worth par and pays 7 per cent. interest on \$1,000—pays it monthly, too. This interest of \$70 during the year means that you are really getting about 8 1/4 per cent. on your investment of \$850."

The young man said, "All right, I will take the bond."

Interest Re-invested and Added to by Other Sums of Money Laid By Counts Up.

Mr. Brown, who is a good salesman as well as an intelligent adviser, continued his talk with this young man, saying:

"The bond I have just sold you is issued in denominations of \$10, or multiples of \$10. This means that you can buy any time a \$10 or \$20 or \$30 or \$40 or \$50 bond, but interest on bonds of a denomination less than \$100 is paid weekly, not monthly. I have no doubt you are laying by some money every week or every month, amounting probably to \$200 in six months' time. With this \$200 you will be able to buy two \$100 bonds, earning the same rate of interest (7 per cent.) as your \$1,000 bond."

"I suggest, while you are young, that you do not use the interest on your investments, except to buy more securities with it. You have no idea how quickly money accumulates if one watches his 'ps and qs.'"

The Amount of Money This Young Man May Have at the End of Ten Years.

When I want to give you a practical illustration of Thrift, I always consult the Statistical Department of Henry L. Doherty & Company. I ask the boys in this department how much money our young friend would have at the end of ten years, if he allowed principal and interest to accumulate (the interest to be re-invested in the same security at par) and by further investing an additional \$200 every six months, and they told me that he would have

\$7,645.75!

Mr. Brown tells me that this young man is about 30 years old, so if he does not lay aside more than \$8 a week, 50 weeks in the year, for the next 10 years, he will have the above snug sum, anyway, at the age of 40. Probably he will have a great deal more, because the thrifty man, do not forget, makes more rapid advancement than the unthrifty one.

If you have any interest whatever in laying by for the proverbial "rainy day," then either write to or call on Henry L. Doherty & Company, 60 Wall Street, who will be glad to advise you in the matter of your investment in safe securities.

Sincerely yours,

WILLIAM C. FREEMAN,
117 W. 46th St., N. Y. City.

BARS UP ON ALL
WAREHOUSES AND
STILLS IN COUNTRY

Withdrawals of Liquor Forbidden in Order Including Island Possessions.

HALT ON BOOTLEGGING

Wholesale Dealers Not Permitted to Take Whiskey Out of Bond.

DRUGGISTS NOT STOPPED

Attorney-General Palmer's Opinion Base of Drastic Measure to Curb Flow.

WASHINGTON, Feb. 2.—Doors of distilleries and bonded warehouses in every State in the Union, Hawaii and Porto Rico were ordered indefinitely closed against liquor withdrawals to-day by Prohibition Commissioner Kramer. At the same time wholesale liquor dealers were ruled out of further participation in the sale of intoxicating beverages by Attorney-General Palmer.

Commissioner Kramer's order stopping the flow of liquor from storage and the Attorney-General's interpretation of the Volstead act, prohibition officials said, mean the elimination of the wholesale liquor dealers and make possible the prevention of "bootlegging" through forged permits and illegal disposal of intoxicating liquor.

Stoppage of liquor withdrawals all over the country and in two of the Territories was in extension of the order issued last week putting a ban on removals in New York, Pennsylvania, Maryland, Massachusetts, Connecticut, Rhode Island and New Jersey. The order does not apply to withdrawals of industrial alcohol or reasonable quantities of sacramental wine, and makes an exception in the case of retail dealers, who were permitted to make withdrawals up to five cases of liquor at a time.

All Distillers Warned.

Warning against attempts to obtain whiskey despite the nationwide ban was sent out by Commissioner Kramer, who directed all owners of distilleries and warehouses not to honor permits for whiskey withdrawals "purporting to be issued by any State director, irrespective of the date such permit is issued or approved by the director." No such applications are being approved, he said; adding that to comply with the order would deprive owners of their license to hold their stock still in storage.

Mr. Palmer's opinion was made public by Commissioner Williams, and was said by Revenue Bureau officials to be the authority upon which the sweeping closing orders were issued.

Wholesale liquor dealers, the Attorney-General held, are entitled to dispose of their warehouse receipts for liquor stored in bonded warehouses to manufacturers and wholesale druggists, "but the right to withdraw said liquors from bonded warehouses is granted to manufacturers and wholesale druggists only."

On the question of the authority of the prohibition commission to issue permits to sell liquor in wholesale quantities, the Attorney-General held that power was limited to manufacturers and wholesale druggists.

With respect to industrial alcohol, Mr. Palmer held the authority to issue permits for its disposal in wholesale quantities was limited to manufacturers and wholesale druggists, if the alcohol were fit for beverage purposes, but not if it were denatured.

Will Simplify Regulation.

"It is obvious," the Attorney-General declared, "that the conduct of the liquor business in the hands of a few people is well calculated to render more simple and effective the restraining of the business within proper and legal channels."

Liquor now in commercial warehouses, however, prohibition officials explained, is exempt from the Attorney-General's ruling and Commissioner Kramer's ban, since such liquor is considered to be in the possession of the owner.

The possibility of the lifting of the withdrawal ban upon the completion of new regulations, now being worked out by the bureau, was suggested by the statement of Commissioner Williams in connection with the Attorney-General's opinion.

"Since under the law," Commissioner Williams said, "permits to do a wholesale liquor business as distinguished from a wholesale druggist cannot legally be issued, it will be necessary to re-draft the regulations of the bureau, which work is now being done. It is not the purpose of the bureau to prevent the legal disposition of any liquors which have been withdrawn from bond by wholesale holders permits issued by prohibition officials. On the contrary, it is the bureau's purpose and desire to afford all legal assistance in the matter of permitting these stocks to be disposed of within the law. For the present there will be no change in the permits, except that an order will be issued allowing wholesale liquor dealers to dispose of their stocks to wholesale druggists who hold permits to buy."

NEW HAMPSHIRE BANS
HOME MADE CIDER

Bad as Home Brewed Beer, Says Dry Director.

MANCHESTER, N. H., Feb. 2.—George H. Whitaker, Federal prohibition director, discussed cider manufacture by New Hampshire farmers in his report of the operation of the Volstead act up to January 1.

"Three hundred mills in this State," he said, "are capable of turning out 250,000 cases of cider, which produce booze equal to a half a million cases of beer or containing as much alcohol as 25,000 cases of whiskey."

"Prohibition cannot play favorites. Cider is an intoxicating beverage. Home made cider and home brew stand on the same footing. If one is right, both are, and vice versa. As a matter of fact both are wrong and violate the national prohibition act. There is one safe use for cider and that is to be made into vinegar, and this law provides for it."

NEW SERVICE FOR HONOLULU.

SAN FRANCISCO, Feb. 2.—The United States transport Buford, now en route from New York to Honolulu, will be used in the future as a passenger and freight boat between the Hawaiian Islands and San Francisco, the Transport Service announced here to-day. The Buford will carry no troops.

Man Falls 11 Floors;
Goes Right Back to Work

NATHAN COHEN, a structural ironworker, of 1908 Mermaid avenue, Brooklyn, was working on the sixteenth floor of a building at 1767 Broadway yesterday when he slipped and fell.

He dropped eleven floors to a large canvas sheet, which had been hung just below the fifth floor to catch debris. The breath was knocked out of him, but excepting for that and a few slight cuts on his hands and head he was not injured. He was able to return to work after Dr. Connyman of Flower Hospital had patched him up.

KRAMER RULE SEEN
AS REAL LIQUOR LID

Dry Agents Say Sales of Illegal Booze Here Will Soon Be Ended.

Charles R. O'Connor, State director of prohibition enforcement, said last night that in his opinion the ruling of Commissioner Kramer in Washington by which distilleries and bonded warehouses were forbidden to honor permits for withdrawal of liquor unless approved by him would do more to enforce the Volstead act than anything that has happened since the Eighteenth Amendment became a part of the Federal Constitution. Satisfaction with the ruling of Commissioner Kramer, which followed an opinion by Attorney-General Palmer, was also expressed by Daniel J. Chapin, chief supervising agent.

Enforcement officials believe that the new ruling will prove a death blow to the bootlegging rings, which have been the chief sources of liquor supply in New York, because it will cut off the flow of liquor from warehouses and distilleries and is expected to do much toward preventing the use of forged permits. The ruling is strictly enforced, as Mr. Kramer has declared it would be, the only source of supply for booze hereafter, or at least as soon as the present stocks of the bootleggers are exhausted, will be drug stores. Enforcement agents declare that it will be much easier to watch drug stores and check up their sales of liquor than to attempt to handle the bootleggers.

It is a well known fact that there are in New York now about 5,000 places where it is possible to get whiskey, and where it has been sold more or less openly ever since prohibition became a law. Most of these resorts have handled good bonded liquors released from warehouses and distilleries on permits obtained under the pretence that the booze was to have been used for "non-beverage" purposes.

Just how long these places will be able to last now is a matter of conjecture and depends entirely on the size of the stocks they have on hand and the size of the bootleggers' stocks. But it seems likely that before many months have passed one-half of one per cent. beer and homemade whiskey and whiskey even worse than that will be their only stock.

Under Commissioner Kramer's ruling the removal and sale of intoxicating liquors in wholesale quantities are limited to manufacturing chemists, manufacturers of proprietary medicines and wholesale druggists. Liquor can be sold retail by druggists on prescriptions signed by physicians, with each physician limited to 100 prescriptions every three months. Under the law no prescription may be issued for a greater quantity of liquor than is necessary for use as a medicine. Physicians are also forbidden to write prescriptions for liquor for their own use.

THREE HELD IN TURK
HOMICIDE INQUIRY

Wife of Alleged Slayer Under Detention as a Material Witness.

Mrs. Anna Rose Brown, wife of Robert Brown, the ex-convict from whom the police say they have obtained a confession that he shot and killed Israel Turk in his apartment Saturday morning, was held as a material witness yesterday afternoon by Judge Rosalby in General Sessions. Brown and Mrs. Rose Schmetz, the woman he is said to have described as jealous of Mrs. Turk, were both held by Magistrate Frothingham in Essex Market Court on charges of homicide.

John R. Hennis, Assistant District Attorney, who is directing the prosecution of the case, said that he expects to present his evidence to the Grand Jury to-day.

The case, as it developed yesterday, presented a curious set of relationships among the persons who have been named in connection with it. Brown and his wife have not been living together but have met frequently. Part of the time Mrs. Brown has been living with Mrs. Schmetz, who occasionally did dressmaking for Mrs. Turk. Mrs. Brown sometimes did domestic work in the Turk home.

Mr. Hennis said that Mrs. Schmetz, after persistent denials, told him that she had been informed that her husband and Mrs. Turk were "going around together" a lot. She knew Brown, through her acquaintance with his wife, and knew also that he was an ex-convict and "not too particular about what he did."

She admitted telling him, according to Mr. Hennis, that she was "jealous" about Mrs. Turk. She was particularly annoyed about a party on which Schmetz took Mrs. Turk to Coney Island and spent \$30 for her entertainment.

Mrs. Schmetz is said to have told Brown that "something ought to be done to Mrs. Turk," but to have denied telling him that the druggist's wife ought to be "gotten rid of." She admitted, Mr. Hennis said, remarking to Brown that she would like him to "get some satisfaction" for her from Mrs. Turk, and suggesting to him that Mrs. Turk owned diamonds which it would pain her very much to lose. Brown wanted to know if they were genuine and was assured that they were and that Mrs. Turk always carried them with her.

Brown then tried to have Mrs. Turk come to a room he hired in West Forty-sixth street, on the pretext that he had some kimonos and wrappers that he wanted to sell her. She refused to come, and he then inquired from Mrs. Schmetz where the Turks lived. Brown denies having met either the druggist or his wife.

Mrs. Schmetz lives at 70 Adams street, Hoboken. Her husband is in the trucking business. Mrs. Brown's last address was 373 Newark street, Hoboken.

JERSEY POLICE CHIEFS
DEMAND SULLIVAN LAW

Anti-Crime Conference Would Copy New York Measure.

TRENTON, Feb. 2.—An anti-crime conference attended by prosecutors and police chiefs from all parts of the State was in session here to-day.

It was decided to frame an act similar to the Sullivan law of New York, requiring the licensing of persons carrying firearms, and a committee consisting of Prosecutor Charles F. Sexton of Monmouth county, Prosecutor Edmund C. Gaskill of Atlantic County and Sheriff of Police O'Donnell of New Brunswick was appointed to draft the bill.

Walter S. Hatfield, Prosecutor of Union county, was chairman of the conference. Police Chief John Tracy of Paterson said that he believed one of the best remedies for handling the crime situation was to establish police signal boxes along all highways.

BOY'S PLEAS STAVE
OFF DEPORTATION

Russian Refugee, 14, Gets Sympathy of Officials at Ellis Island.

Several responsible persons went to Ellis Island yesterday to look into the case of Alexander Kwatov, 14 years old, the Russian refugee who was ordered deported because, according to the hard and fast immigration regulations, he was liable to become a public charge.

Although Alexander spent last night at Ellis Island, there is little likelihood that he will be there much longer. Neither will he be sent to Constantinople, where he would have to take the chances of starvation, with the odds stacked heavily against him. Immigration officials said last night that the formalities in the case probably would be completed with some time to-day and the boy will get a chance to make good. He put up such an earnest, tearful and altogether disconcerting plea to be allowed to stay that even the authorities, who have had to learn how to curb their sympathies, were moved, and are doing all they can to gain him a speedy admission to the United States.

Commissioner Frederick A. Wallis said he hoped some way would be found to avoid sending the boy away. Every visitor came away with the same opinion, though some of those who had thought of adopting him changed their minds when they ran up against the official red tape. In no case was it the fault of Alexander himself, for he made a decided hit with everybody.

Time and again he told his story, aided by interpreters, of how his father and mother had been taken away from him by the Bolsheviks in Moscow; how he went to Odessa as messenger boy for the French army; how he travelled with them to Constantinople, and how finally, thinking it was all proper and right, he got aboard the steamship Jacoma bound for the United States. But the skipper, Capt. James C. Eagles, found that his papers were not official, though no fault of the boy's, and wanted to put him ashore at Salonica. He could neither do this nor send him back to Constantinople; so there was nothing left but to bring him on to New York.

Alexander was willing to go through his story patiently, hoping all the time somebody would put up the bond guaranteeing that he would not become a public charge. When this technicality was explained to him he laughed at the possibility of his not being able to make a living in this country, when by his own wits he had been able to escape from Russia and make his way this far.

Victor Kearney, supercargo of the Jacoma, spoke highly of Alexander's early training and his ability to learn.

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But, you have taken your losses. Inventories have been reduced. Liquidation is about over. Business generally is clearing the decks for action. Just ahead lies a great cycle of sound growth and sane expansion. Heads up. Let's go!

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Economically and effectively, they go after business and get it. When depression first set in to the tune of cancellations from all points of the compass, lots of concerns were able to keep things going—thanks to the facility and celerity with which their Belknap Systems enabled them to turn a vigorous broadside of direct selling effort on every worthwhile concern in their line.

With things beginning to look up on all sides, the possibilities for its profitable employment in your business are getting better every day. Get busy! Begin to tell people about your goods.

Under any circumstances, and in all times, it is very valuable to have a wide acquaintanceship among the folks you ought to sell. But, today their acquaintanceship and good will are absolutely essential to your continuance in business.

Let a Belknap Service Man explain to you our Systems in detail—from our 98% Guaranteed Lists of all trades to ways of reaching the concerns represented by these lists—inexpensively, systematically, and profitably.

A telephone call to Gramercy 6363, or a letter to us at the address below, will bring him. Better have him come; you are paying for Addressing Efficiency many times over in the leaks and losses of your present inefficiency. And, it is all so easy and simple.

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After that, it is just a question of using the stencils as you need them. And when you need them, a Belknap Addresser will speed through the job for you with mechanical infallibility and more than human intelligence at the rate of 1500 to 14,000 per hour, depending on the kind of machine your business seems to need.

On request, we will gladly send you a book telling you more about Belknap Systems of Addressing. But, a personal talk is generally more satisfactory. So, if you want more business—if you are hungry for orders—call Gramercy 6363 for a Belknap Service Man to call at once—or write us at the address below.

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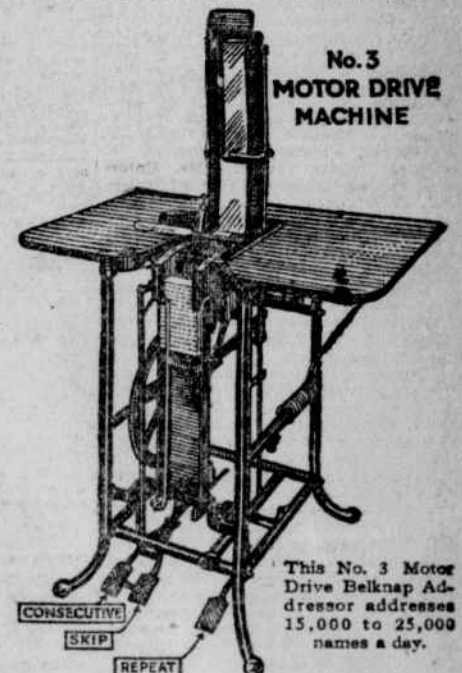
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